

NAVIENT.

P.O. BOX 9500
WILKES-BARRE, PA 18773-9500

(888) 272-5543

DEE L SHISHIDO
31707 W. LAKE KETCHU
M ROAD
STANWOOD WA 98292-9709

Account Number: [REDACTED] 591-1

11/10/20

DEE, your loan continues to be seriously overdue. Call us today to discuss payment relief options.

Your loan payment is at least 90 days past due with a Past Due Amount of \$300.36. We're concerned about the potential impact to your credit history. Please call us at **888-272-5543** to discuss your repayment options.

Ways you can pay

Online: The fastest way to make a payment is by visiting Navient.com. With our mobile site, it's easy to pay on your smartphone, too.

By phone: Call us at 888-272-5543.

By mail: Send payment to Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533. Please include your account number on the check or money order.

Avoid these Consequences of Default (To default means you failed to make your payments on your student loan as scheduled according to the terms of your promissory note)

- The loan will be transferred to the guarantor, who can report your default to all nationwide consumer reporting agencies.
- The guarantor may garnish your wages or offset your state and federal tax refunds and other payments made by the federal government to you. This means they can take your federal and state tax refunds or a portion of your disposable income.
- You may lose eligibility for additional federal student aid and repayment options such as Income-Driven Repayment (IDR) plans, deferment and forbearance.
- The guarantor can take other legal action against you.

Let us know if you can't make a payment

If making a payment now isn't an option for you, please read the enclosed document to learn more about repayment options or call us to discuss your financial situation. We may be able to reduce your Monthly Payments through an Income-Driven Repayment (IDR) plan or temporarily postpone your payments.

We're here to help

We know financial challenges can come up unexpectedly, and we want to help you stay on track with your repayment schedule. If you have any questions, visit us online or give us a call 888-272-5543, Monday through Thursday 8 a.m. to 9 p.m., Friday 8 a.m. to 5 p.m., and Saturday 8 a.m. to 12 p.m., ET.

PHONE (888) 272-5543

FAX (800) 848-1949

TDD/TTY (877) 713-3833

Navient.com

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (888) 272-5543, y marque el número correspondiente.

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Exhibit 15

Important disclosure(s)

Debt collection attempt

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Credit bureau reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

Electronic check conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Disputed sums

Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan agreements, we reserve the right to accept the payment and deny the requested relief whether or not we return or refund such payments.

Loan Information

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/06/06	\$ 10,576.00	\$ 2,732.29	8.500	PLUSLOAN
06/20/07	\$ 5,835.00	\$ 1,554.38	8.500	PLUSLOAN
02/27/08	\$ 5,963.00	\$ 1,665.35	8.500	PLUSLOAN